

**United States Bankruptcy Court
District of Idaho**

Chapter 7

01 FEB 12 AM 10 18

BANKRUPTCY CASE NUMBER 98-21064

IN RE:

KRAMER, BRANDIE A.

SSN (Debtor): 557-19-0855

SSN (Co-Debtor):

EMPLOYER TAX ID NUMBER:

**NOTICE OF NEED TO FILE PROOF OF CLAIM
DUE TO RECOVERY OF ASSETS**

NOTICE IS GIVEN THAT:

The initial notice in this case instructed creditors that it was not necessary to file a proof of claim. Since that notice was sent, assets have been recovered by the trustee.

Creditors who wish to share in any distribution of funds must file a proof of claim with the Clerk of the Bankruptcy Court at the address below on or before 90 days from the date this notice is mailed.

Creditors who do not file a proof of claim on or before this date will not share in any distribution from the debtor's estate.

The proof of claim form is enclosed with this notice. It may be filed by regular mail. If you wish to receive proof of its receipt by the Bankruptcy Court, enclose a copy of the claim (along with the original), and a stamped, self-addressed envelope.

There is no fee for filing the proof of claim.

Any creditor who has previously filed a proof of claim in this case need not file another claim.

Cameron S. Burke
Clerk of the Bankruptcy Court

Address of the Bankruptcy Court:

U.S. Bankruptcy Court
205 N. 4th Street 2nd Flo
Coeur d'Alene, Idaho 83814

DATED: February 9, 2001

INSTRUCTIONS FOR PROOF OF CLAIM FORM**98-21064**

The instructions and definitions below are general explanations of the law. In particular types of cases or circumstances, such as bankruptcy cases that are not filed a voluntarily by a debtor, there may be exceptions to these general rules.

DEFINITIONS**Debtor**

The person, corporation, or other entity that has filed a bankruptcy case is called the debtor.

Creditor

A creditor is any person, corporation or other entity to whom the debtor owed a debt on the date the bankruptcy case was filed

Proof of Claim

A form telling the bankruptcy court how much the debtor owed a creditor at the time the bankruptcy case was filed (the amount of the creditors claim). This form must be filed with the clerk of the bankruptcy court where the bankruptcy case was filed.

Secured Claim

A claim is a secured claim to the extent that the creditor has a lien on property of the debtor (collateral) that gives the creditor the right to be paid from that property before creditors who do not have liens on the property

Examples of liens are a mortgage on real estate and a security interest in a car, truck, boat, television set or other item of property. A lien may have been obtained through a court proceeding before the bankruptcy case began; in some states a court judgment is a lien. In addition, to the extent a creditor also owes money to the debtor (has a right of setoff), the creditor's claim may be a secured claim.

(See also Unsecured Claim)

Unsecured Claim

If a claim is not secured it is an unsecured claim. A claim may be partly secured and partly unsecured if the property on which a creditor has a lien is not worth enough to pay the creditor in full.

Unsecured Priority Claim

Certain types of unsecured claims are given priority, so they are to be paid in bankruptcy cases before most other unsecured claims (if there is sufficient money or property available to pay these claims). The most common types of priority claims are listed on the proof of claim form. Unsecured claims are not specifically given priority status by the bankruptcy laws are classified as *Unsecured Nonpriority Claims*.

ITEMS TO BE COMPLETED IN PROOF OF CLAIM FORM (IF NOT ALREADY FILLED IN)**Court, Name of Debtor and Case Number:**

Fill in the name of the federal judicial district where the bankruptcy case was filed (for example, District of Idaho), the name of the debtor in the bankruptcy case and the case number. If you receive a notice of the case from the court, all of this information is near the top of the notice.

Information about Creditor:

Complete the section giving the name, address and telephone number of the creditor to whom the debtor owes money or property, and the debtor's account number, if any. If anyone else has previously filed a proof of claim relating to this debt, if you have never received notices from the bankruptcy case about this case, if your address differs from that to which the court sent notice or if this proof of claim replaces or changes a proof of claim previously filed, check the appropriate box on the form.

1. Basis for Claim:

Check the type of debt for which the proof of claim is being filed. If the type of debt is not listed, check "Other" and briefly describe the type of debt. If you were an employee of the debtor, fill in your social security number and the dates of work for which you were not paid.

2. Date Debt Incurred:

Fill in the date when the debt first was owed by the debtor

3. Court Judgments:

If you have a court judgment for this debt, state the date the court entered the judgment.

4. Secured Claim:

Check the appropriate place if the claim is a secured claim. You must state the type and value of property that is collateral for the claim, attach copies of documentation of your lien, and state the amount past due on the claim as of the date the bankruptcy case was filed. A claim may be partly secured and partly unsecured. (See DEFINITIONS, above)

5. Unsecured Priority Claim:

Check the appropriate place if you have an unsecured priority claim, and state the amount entitled to priority. (See DEFINITIONS, above). A claim may be partly priority and partly nonpriority if, for example, the claim is for more than the amount given priority by the law. Check the appropriate place to specify the type of priority claim.

6 Total Amount of Claim at Time Case Filed:

Fill in the total amount of the entire claim. If interest or other charges in addition to the principal amount of the claim are included, check the appropriate place on the form and attach an itemization of the interest and charges

7. Credits:

By signing this proof of claim, you are stating under oath that in calculating the amount of your claim, you have given the debtor credit for all payments received from the debtor.

8. Supporting Documents:

You must attach to this proof of claim form copies of documents that show the debtor owes the debt claimed or if the documents are too lengthy a summary of those documents. If the documents are not available, you must attach an explanation of why they are not available.

**PROOF OF CLAIM FORMS AND ALL SUPPORTING DOCUMENTS MUST BE FILED IN DUPLICATE
ON ALL CHAPTER 12 AND 13 CASES**

CERTIFICATE OF SERVICE

District/off: 0976-2
Case: 98-21064

User: melanieh
Form ID: #03

Page 1 of 1
Total Served: 14

Date Rcvd: Feb 07, 2001

The following entities were served by first class mail on Feb 09, 2001.

db Brandie A Kramer, 2900 Govenment Wy #95, Coeur d'Alene, ID 83815
aty +Harold B Smith, POB 2083, Coeur d'Alene, ID 83816-2083
tr J Ford Elsaesser, POB 2220, Sandpoint, ID 83864
ust United States Trustee, POB 110, Boise, ID 83701
1122416 Bank One, P.O. Box 182158, Columbus, OH 43218-2158
1122417 Century Communications, 108 Indiana Avneue, Coeur d'Alene, ID 83814
1122418 GE Select, GE Card Services, P.O. Box 650657, Dallas, TX 75265-0657
1122415 Idaho State Tax Commission, PO Box 36, Boise ID 83722
1122419 Miller and Prothero, 517 Paulsen Bldg., 421 W. Riverside, Spokane, WA 99201
1122420 Montgomery Ward, P.O. Box 105997, Atlanta, GA 30353-5997
1122421 North Idaho Immed. Care, 1701 Lincoln Way, Coeur d'Alene, ID 83814
1122422 Recovery Mngmnt Systems, Inc, P.O. Box 213, Warner Springs, CA 92086
1122423 Sallie Mae, P.O. Box 11509, Killeen, TX 76547-1509
1122424 United Truck School, P.O. Box 260603, Lakewood, CO 80226

The following entities were served by electronic transmission.

NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Date: Feb 09, 2001

Signature: _____

